

B2 cont. the requested amount to the first party; and, if the directions are followed, transferring the requested amount from the second party to the first party.

In the Claims:

Please cancel claims 38, 52-68, 76, and 79-90.

Amended claims 30, 37, 40-46, 50-51, 69-70, 73-75, and 77-78 are presented below. A separate copy showing the amendments is included herewith.

B3 30. (Amended) A computer-implemented method for enabling a transfer of funds through a computer network between a first party registered with a computer server of the computer network and a second party not previously registered with the computer server, comprising the steps of:

receiving from the first party payment instructions comprising a payment amount and an email address of the second party;

sending to the email address of the second party an email containing directions for receiving the payment amount; and

if the directions are followed, transferring the payment amount to the second party.

B4 37. (Amended) The method of claim 31 wherein the payment source is a default payment source selected by the first party prior to receiving the payment instructions.

B5 40. (Amended) The method of claim 30 wherein the directions for receiving the payment amount include a requirement that the second party register with the computer server.

41. (Amended) The method of claim 30 wherein the step of transferring the payment amount further comprises receiving transfer instructions from the second party.

42. (Amended) The method of claim 30 wherein the step of transferring the payment amount further comprises depositing the payment amount into an account of the second party.

43. (Amended) The method of claim 42 wherein the account of the second party is a bank account.

44. (Amended) The method of claim 42 wherein the account of the second party is a credit card account.

45. (Amended) The method of claim 42 wherein the account of the second party is a stored value account.

46. (Amended) The method of claim 30 wherein the payment instructions further comprise a question to be posed to the second party and a corresponding correct answer and wherein the directions for receiving the payment amount require the second party to supply the correct answer to the question posed.

B6 50. (Amended) The method of claim 30 wherein at least one of the first and second parties is an individual.

B7c 51. (Amended) The method of claim 30 wherein at least one of the first and second parties is a business.

B7 69. (Amended) A computer-implemented method for enabling a transfer of funds through a computer network between a first party registered with a computer server of the computer network and a second party not previously registered with the computer server, comprising the steps of:

receiving from the first party a request for money comprising a requested amount and an email address of the second party;

sending to the email address of the second party an email containing directions for providing the requested amount to the first party; and

if the directions are followed, transferring the requested amount to the first party.

70. (Amended) The method of claim 69 wherein the directions require the second party to identify a payment source from which the requested amount is to be withdrawn.

B8 73. (Amended) The method of claim 69 wherein the directions for providing the requested amount include a requirement that the second party register with the computer server.

74. (Amended) The method of claim 69 wherein the step of transferring the requested amount further comprises depositing the requested amount into an account of the first party.

75. (Amended) The method of claim 74 wherein the account of the first party is selected as a default account into which the requested amount is to be deposited prior to receiving the request for money.

B9 77. (Amended) The method of claim 69 wherein one of the first and second parties is an individual.

78. (Amended) The method of claim 69 wherein one of the first and second parties is a business.

#### REMARKS

After the above cancellations, claims 30-37, 39-51, 69-75, and 77-78 remain pending in the present application. In the Official Action of March 27, 2002, claims 30-90 were rejected as being anticipated by Lamm, U.S. Patent No. 6,078,907 ("Lamm"), or rendered obvious over Lamm alone or in combination with other cited references.

#### Record of Interview

In response to the Official Action, a telephone interview was held by Applicant's attorney, Jack D. Todd, with Examiner Akers on July 1, 2002. Applicant appreciates the courtesy extended by the Examiner during the interview.

Pursuant to 37 C.F.R. § 1.133(b), the following description is a complete written statement of the reasons presented at the interview as warranting favorable action. The following